

EXHIBIT 2
DATE 1-15-09
HB 2

Madam Chair and members of the Joint Subcommittee on Appropriations,

My name is Bill LaCroix, I live in Victor, Mt, and I would like to submit this written testimony in support of fully funding the I-155 mandate.

I chose to put in many hours working to get I-155 on the ballot last year because I understand how hard it is for many Montana families to afford medical insurance in these days of skyrocketing insurance premiums and how important it is for children to receive timely medical attention, and for their parents to know they will receive it. I don't have to think long before I can come up with 4 or 5 examples of friends and acquaintances who's children either did not go to the doctor when they needed to because of the cost of a visit, or who went deeply in debt after their child got sick or injured and racked up untouchable medical bills that their insurance did not cover, if they had insurance at all.

I also chose to get involved with I-155 because I had some very specific and recent personal experience. In January, 2007, my son, Daniel, seriously injured his knee in a skiing accident and required surgery. I had given up trying to maintain health insurance for the both of us several years previous when the cumulative premiums for our catastrophic policy topped 25% of my yearly income, and at the time of Daniel's accident I was self-employed and very short on work. If Daniel hadn't been on CHIP at the time (which he was and still is), I not only would have very probably gone bankrupt but I also would have had to make some very tough decisions on his treatment. We have both been very healthy over the years and I had not been keeping track of what the medical industry was becoming, but we soon found out that if we hadn't had a CHIP card to present to the receptionist we would have had to choose his treatment based on how much we could come up with immediately, which, of course, wouldn't have been much. As it was it was smooth sailing for us--exactly what you would want for you and yours in time of crisis. CHIP was hassle-free in our case, Daniel got the surgeon and therapy he needed and now he's fully recovered, and I am sold on the CHIP program and want it expanded to as many children (and families) as possible. I expect that anybody who's had a similar experience would want the same and, judging by the overwhelming margin with which it passed, there's at least enough sympathy, empathy or shared experience for that desire to warrant fully funding I-155, which is what we expected when we voted for it.

Thank you, Bill LaCroix 822 Sweathouse Cr. Rd., Victor, MT 59875 406-363-1329